



This EZ REIMBURSE® MasterCard® Card is one reimbursement option available with your MoneyPlu\$ Medical Spending Account.

1 Activation

You must activate your EZ REIMBURSE® Card before you use it for the first time. To activate your card, simply call the toll-free number found on the sticker attached to the front of your EZ REIMBURSE® Card. Please remember to sign the back of your EZ REIMBURSE® Card before you use it.

Once your EZ REIMBURSE® Card is activated, you will be able to use it to pay for eligible expenses through your MoneyPlu\$ Medical Spending Account (FSA), including:

- co-payments and deductibles for health care expenses
- vision and dental expenses and
- prescription expenses.

2 Usage

You can use the EZ REIMBURSE® Card for expenses incurred by you or your eligible dependents.

For eligible expenses at your **health care providers**, simply swipe your EZ REIMBURSE® Card for the expenses as you would with any other debit or credit card. Please remember to keep documentation of your expenses as stated in the IRS regulations, in case they are needed by Fringe Benefits Management Company (FBMC) or the IRS.

When you use your EZ REIMBURSE® Card at a participating **pharmacy** for the first time (visit **www.fbmc-benefits.com** for a list of participating pharmacies), ask the pharmacist to enter the transaction as a “secondary payer” option. Afterward, whenever you have a prescription expense at your pharmacy, your co-payment or co-insurance, as well as your expense verification, will be processed automatically.

If you have trouble using your card at your pharmacy, give the instruction sheet included with your card to your pharmacist for proper processing. If you need additional help or information regarding a pharmacy transaction, please contact the Pharmacist Help Desk at **1-800-361-4542**.

Note: You cannot use your EZ REIMBURSE® Card for Over-the-Counter expenses, cosmetic dental expenses or eye glass warranties.

3

Documentation

You need to keep all documentation of eligible expenses paid with your EZ REIMBURSE® Card for at least one year, as stated in the IRS regulations.

You must send in documentation for any EZ REIMBURSE® Card transaction that is not a known co-payment or prescription expense. Known co-payments are outlined in the schedule of benefits of the plan you participate in.

Documentation for an EZ REIMBURSE® Card expense is a statement or bill showing:

- name of the patient
- name of the service provider
- date of service
- type of service and
- total dollar amount of service.

Note: This documentation must be sent with an EZ REIMBURSE® Card Transmittal Sheet, available at www.fbmc-benefits.com, and cannot be processed without it. Like all other FSA documentation, you must keep your EZ REIMBURSE® Card expense documentation for a minimum of one year, and submit it to FBMC when requested.

If you fail to send in the requested documentation for an EZ REIMBURSE® Card expense, your Medical Spending Account will be subject to:

- » auto-substitution, which is the withholding of payment for an eligible manual paper claim to offset any outstanding EZ REIMBURSE® Card transaction
- » suspension of your EZ REIMBURSE® Card privileges
- » reclassification, which is the reporting of any outstanding EZ REIMBURSE® Card transaction amounts as income on your W-2 at the end of the tax year.

As an FSA participant, you will receive a Monthly Statement from FBMC. Your statement will include an Outstanding EZ REIMBURSE® Card Transaction section. If a transaction appears in this section, you must submit documentation to FBMC for your expenses.

Glossary

AUTO-ADJUDICATION– This process allows FBMC to immediately recognize that an expense is eligible for reimbursement under your employer’s plan and IRS regulations. These transactions eliminate the need for you to send documentation to FBMC for your expense.

Pharmacy– When your pharmacy cashier submits your prescription expense as a “secondary payer,” FBMC’s system verifies your expense at the point of sale to ensure that it is eligible for reimbursement under your employer’s plan and IRS guidelines.

Health Care Provider– FBMC’s system will recognize that you are using your EZ REIMBURSE® Card for an eligible expense at your health care provider, so that known co-payments are immediately verified. Known co-payments are outlined in the schedule of benefits of the plan in which you participate.

EXPENSE DOCUMENTATION– To verify a reimbursement made with your EZ REIMBURSE® Card, FBMC may need a statement or bill showing the name of the patient and service provider as well as the date of, type of and total dollar amount of service. You must keep all documentation of eligible expenses paid with any FSA for at least one year, as stated in the IRS regulations.

PAYBACK OPTIONS– If you have an outstanding or ineligible EZ REIMBURSE® Card transaction, the following steps may be taken as remedies:

Auto-substitution– If you have outstanding EZ REIMBURSE® Card transactions for more than 60 days, any approved out-of-pocket reimbursement request amounts will be applied to the outstanding card transactions before any remaining out-of-pocket reimbursement requests are paid.

Check Submission– You may satisfy any outstanding EZ REIMBURSE® Card transaction(s) by submitting a check in the amount of the outstanding transaction(s) to FBMC.

RECLASSIFICATION– Any outstanding EZ REIMBURSE® Card transaction amounts remaining at the end of your plan year and any grace period will be reported as income on your W-2 at the end of the tax year.

SUSPENSION– You will temporarily lose the privilege of using your EZ REIMBURSE® Card if outstanding EZ REIMBURSE® Card transactions have not been satisfied. When the transactions are satisfied, your EZ REIMBURSE® Card privileges will be returned, so you can use your card again.